



160 St. Ronan Street, New Haven, CT 06511-2390 (203) 865-0587 FAX (203) 865-4997

5004  
Matthew Katz

**Connecticut State Medical Society Testimony on**  
**House Bill 5004 An Act Concerning Transparency in Health Insurance Claims Data**  
**February 18, 2010**

Senator Crisco, Representative Fontana and Members of the Insurance and Real Estate Committee, on behalf of the more than 7,000 members of the Connecticut State Medical Society (CSMS) thank you for the opportunity to present this testimony to you on **House Bill 5004 An Act Concerning Transparency in Health Insurance Claims Data**. As this committee well knows, CSMS has continually promoted transparency in every aspect of the health insurance arena, especially in the area of claims submission, review, adjudication and payment.

In previous testimony, CSMS has provided this committee with a standard definition developed by the American Medical association for both claims paid and medical loss ratio. The foundation of any successful legislation is a comprehensive and consistent definition spanning all insurers.

CSMS supports provisions of this legislation that would allow employers access to claims paid data of their employees from insurers with whom they contract. Additionally, due to the sheer commitment of financial resources required to purchase health insurance for employees, all employers regardless of size should be granted access to this information and the ability to do so at point of purchase, as long as personal health information is protected in a manner consistent with state and federal law.

CSMS asks for the opportunity to work with this committee to further expand the language contained within the bill. While it is of the utmost important for consumers to be granted access to the information contained in the bill, of equal importance is the ability for physicians to garner access for insurers with whom they contract or intent to contract. Too often data and information provided to physicians is inconsistent with the actual experience of the health insurer.

The bill before you offers an opportunity for this committee to provide much needed transparency in the contracting process. For that reason we ask for your support and expansion of House Bill 5004.